



Welcome to Your 401(k) Plan

Retirement Plan Highlights

Eligibility: Age 18 and complete 6 month of service

Entry: First day of the following month

Roth/Pre-Tax: You can choose to pay the tax on the income you save now or in the future

Employer Contributions: 3% Safe Harbor Nonelective and 5% Profit Sharing each payroll

Vesting: Profit Sharing has a 3-year cliff schedule

Investments: Default to a Target Date Fund based on your age, choose your own, choose a RetireView model portfolio, or enroll in Personalized Portfolios

Loans: Permitted

Withdrawals: Hardship, 59.5 yrs old, Birth or Adoption, Domestic Abuse, Federal disaster

Transactional Assistance



800-547-7754

principal.com

Reach out to Principal for help with:

- Enrollment
- Contribution Changes
- Investment Changes
- Beneficiary Designation
- Password Reset
- Distribution Assistance

Personalized Guidance & Other Tools

Reach out to OneDigital for help with:

- Scheduling a consultation with a financial advisor
- Learning more about your retirement plan
- Options with an old retirement plan
- Accessing past and future Financial Academy webinars
- Tools, calculators and recommended financial articles



Investment Advice offered through OneDigital Investment Advisors LLC.

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